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Demographic Trends in Boston:

Some Implications for Municipal Services

Margaret C. O'Brien

The City of Boston is gaining in population during the 1980s, after several decades of loss. During the current decade and beyond, population trends will bring increases in the number of children, adults between the ages of twenty-five and forty-four, and those aged seventy-five and over, along with declines among the older teenagers and college-age population, the more mature adults, and the younger elderly. A recent analysis of the income distribution indicates that while there were more well-to-do residents in Boston in 1985 than there were in 1980, there were also more poor and near poor. Average family income has declined in real terms during this five-year period, whereas it has increased for unrelated individuals. Minorities, children, and the elderly are more likely to be living in poverty than other segments of the population. Related to this, single-parent families and those who live alone contribute the largest share of families and unrelated individuals in poverty.

The implications of these trends for two areas of municipal services—health care and education—are examined, because these services are especially responsive to demographic pressures. Data on health insurance coverage cite the need of the poor for health services. This need might be met by rebuilding Boston City Hospital or by alternative health insurance coverage plans. Among Boston's public school children, a high proportion lack strong economic and familial support systems. The schools need to assess the extent to which, within the constraints of a limited budget, they can serve the very needy and those who seek a high-quality education.

The City of Boston exemplifies the resurgence that is occurring among a number of older cities in the United States. During the past decade, there have been several indications of turnaround in Boston. The growth in office space and jobs is testimony to a vibrant economy. The growth in the college-age and young adult population indicates the appeal of Boston to the young and the

Margaret C. O'Brien consults for the Boston Redevelopment Authority and is a partner in Analysis and Forecasting, a company that specializes in demographic forecasting.

young in spirit. Continued growth in minorities, lower vacancy rates, and rapidly rising housing prices attest to the desirability of Boston to many as a place to live. Moreover, there is evidence that the population as a whole is growing again, after a long period of loss and stagnation.

This article identifies some of the pressures that changing demographics may be expected to bring to the delivery of municipal services. Changing demographics always have a general impact on the provision of clean water, waste disposal, and public safety, and on environmental issues. However, in Boston this phenomenon will have specific impacts on public education, health services, housing, and the social services available to the poor and unemployed.

Also described in this article are the ways in which demographic change will shape the demand for services in the City of Boston. The data used are a combination of population projections prepared for Boston City Hospital and the results of the 1985 Household Survey, which was conducted by the Center for Survey Research of the University of Massachusetts under the direction of the Boston Redevelopment Authority (BRA) and the Neighborhood Development and Employment Agency. They reveal clear, overall trends that have important implications for the provision of municipal services.

Demographic Change

Population Growth

For the first time over the course of the past few decades, Boston's population has grown in the 1980s. Boston may grow as much as 3 percent during this decade. It may grow a little faster during the 1990s, if the dynamism of this population growth catches hold and the appeal of features that currently attract young adults is broadened or augmented to attract other age groups. Growth also depends on having a sufficient number of housing units for these people, as well as a level of municipal services that will appeal to a wide range of ages.

Age Composition

The primary trends in the changing age composition of the population between 1980 and 2000, as shown in table 1, are an increase in the number of children, a decline in the number of older teenagers and college-age persons, and a substantial increase in those between twenty-five and forty-four years of age.¹ The number of mature adults declines to some extent during the 1980s and increases in the 1990s. The younger elderly, persons aged sixty-five to seventy-four, decline in numbers, and those seventy-five and older, the more elderly, show some increase. This results from the humps and bumps of the baby boom and bust as they work their way through the age distribution. The largest change is in the younger working-age population between twenty-five and forty-four years old, with some of that group moving into the over forty-five group as the baby boom ages. The growth among children is due to births long delayed among baby boomers and to an increasing number of minority children.

The distribution of population by age, as shown in figure 1 on page 78, peaks at the twenty- to twenty-four-year age group and declines sharply through the young adult age group. By the year 2000, the peak flattens out, indicating the larger number of persons throughout the young adult years.

Table 1

**Population of Boston by Age Groups
in 1980, 1985, 1990, 1995, and 2000**

	1980	1985	1990	1995	2000
Age Groups	Population (thousands)				
All Ages	563	571	579	587	599
0-14	96	92	98	106	108
15-24	137	129	107	94	100
25-44	160	190	215	221	209
45-64	99	90	87	95	112
65-74	40	38	37	35	31
75 +	31	32	35	37	39
	Percent Distribution				
All Ages	100%	100%	100%	100%	100%
0-14	17	16	17	18	18
15-24	24	23	18	16	17
25-44	28	33	37	38	35
45-64	18	16	15	16	19
65-74	7	7	6	6	5
75 +	6	6	6	6	6
Age Groups	1980-1985	1985-1990	1990-1995	1995-2000	
	Percent Change				
All Ages	1.5	1.3	1.4	1.9	
0-14	-4	7	8	2	
15-24	-5	-17	-13	7	
25-44	+19	13	2	-5	
45-64	-10	-3	9	19	
65-74	-4	-3	-6	-11	
75 +	3	8	7	4	

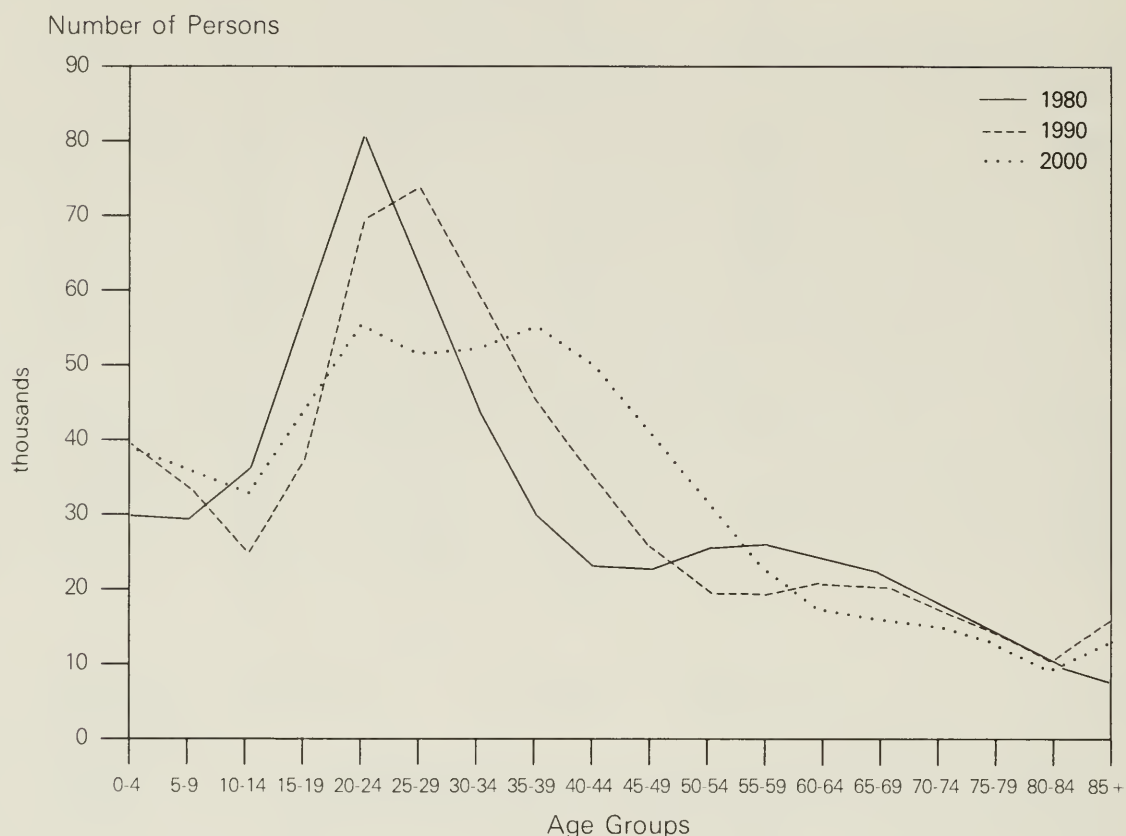
Source: Boston Redevelopment Authority, Research Department, "Population Projections for Boston and for Boston City Hospital Neighborhoods," August 1985.

Two primary implications can be drawn from the very large growth in the group consisting of those between twenty-five and forty-four years old. Persons in this age group are important consumers of housing, both rented and owned. The remainder of the 1980s will see an even greater demand for housing as this group grows. Second, the size of this group is important in determining the size of the labor force: it has the highest labor force participation rate of any age group, with some 80 percent in the labor force. So this is an important source of labor in an economy where labor is going to be difficult to find. This group will be growing both in numbers and participation in the decade ahead.

Groups consisting of people younger than twenty-five are somewhat smaller and are declining in numbers, so employers will continue to have some trouble finding entry-level workers in the decade ahead. Evidence of this is now visible in the Help Wanted signs in store windows. To some extent, older workers and retirees may fill the gap. Another source of entry-level workers are unemployed Boston residents. While Boston's unemployment rate is a low 5 percent, the

Figure 1

Population of Boston in 1980, 1990, and 2000
(by five-year age groups)



Source: Boston Redevelopment Authority, Research Department, "Population Projections for Boston and for Boston City Hospital Neighborhoods," August 1985.

unemployment rates for teenagers and for minority citizens under the age of twenty-five approximate 15 percent. Moreover, Bostonians constitute only 30 percent of the workers in the City of Boston, representing a steady decline in the number and proportion of those employed in Boston who also have lived in the city since 1968. On the other hand, currently nonworking mothers may be an additional source of entry-level workers. The 1985 Household Survey finds that among mothers of children thirteen and younger, 50 percent said there was a good chance they would work if they had good day care. Day care might provide an inducement for some of these mothers to come into the work force at the entry level.

The implications of growth among children and the more elderly are somewhat different from those of growth among young adults. Children and the more elderly are our most dependent populations, relying on others. Their needs for health care exceed those of other groups. Education is an essential service for the young. Growth within these age groups implies growing needs for both health care and education, which will be discussed later in this article.

Income

The median incomes and the income distributions for Boston, shown in table 2, indicate that the families of Boston are becoming poorer and that the unrelated

individuals are becoming wealthier. Boston's families were worse off in 1984 than they were in 1979. And they were far worse off in 1984 than were families throughout the United States in the same year. Real family income in Boston has declined in the five years between 1979 and 1984 from \$22,969 to \$21,000. Moreover, Boston's median family income is almost \$5,500 less than the U.S. median family income of \$26,433.

More of Boston's families are slipping into lower-income levels. The proportion of families earning less than \$10,000 a year increased to 26 percent in 1984, from 22 percent in 1979. Nationwide, only 14 percent of families have incomes below \$10,000. Some of the difference in income is due to the large proportion of single-parent families. The income of single-parent families is about half that of married-couple families. Single-parent families constitute 26 percent of families with children nationwide; in Boston, single-parent families make up 42 percent of families with children.

On the other hand, unrelated individuals have had a real increase in income between 1979 and 1984. In this five-year period, the proportion in the rather well-off group, earning \$30,000 a year or more, has increased from 4 to 13 per-

Table 2

**Income of Families and Unrelated Individuals
in Household Population of Boston in 1980 and 1985
and of U.S. in 1985**

		Income Distribution in 1984 Dollars				All Incomes
Families	Median	Less Than \$10,000	\$10,000 to \$29,000	\$30,000 or More	\$45,000	
Boston						
1984	21,000	26	42	32	14	100%
1979	22,969	22	41	37	18	100%
U.S.						
1984	26,433	14	45	41	20	100%
Unrelated Individuals						
Boston						
1984	13,608	38	49	13	6	100%
1979	12,727	57	39	4	—	100%
U.S.						
1984*	11,204	45	45	10	—	100%

*Includes group quarters population.

Sources: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by the Center for Survey Research of the University of Massachusetts, 1985; and U.S. Bureau of the Census, "1980 Census of Population: General Social and Economic Characteristics," PC 80-1-C23. For Boston families, the 1985 Household Survey and 1980 Census data are used. For unrelated individuals, the 1985 Household Survey and 1980 Household Survey data are compared because U.S. Census broad income categories and inclusion of group quarters population, mostly students in dormitories, preclude comparison.

For U.S. families and unrelated individuals, the data used are from the U.S. Bureau of the Census Current Population Reports, Consumer Income, "Money Income of Households, Families and Persons in the United States, July 1, 1984," P-60, no. 150.

cent. In addition, the median for Boston's unrelated individuals, \$13,608, is higher than the U.S. median for unrelated individuals, which is \$11,204. These unrelated individuals, who are in large part working young adults, have done well economically.

The divergence in the income distribution, between a significant proportion of the population living in poverty and small but growing groups of individuals who are better off, shows up dramatically when the trends for families and unrelated individuals are compared. The City of Boston may be witnessing a time when there are some wealthier people living in it and contemporaneously a lot of people who are either poor or near poor. The implication of this divergence in the income distribution is a discrepancy in the expectations for services. The major needs of the not so well-to-do are for access to a decent standard of living, which would include adequate income, jobs, education, and health care. For the better off, the primary concern may be preserving and enhancing the quality of services provided.

Poverty

The 1985 Household Survey gives some information about the poverty status of families, unrelated individuals, and persons living in Boston and the nation, as shown in table 3. The proportion of Boston families in poverty increased in the 1979-1984 period from 17 to 22 percent. The proportion of Boston families in poverty in 1984 greatly exceeded the U.S. proportion of 12 percent. The proportion of unrelated individuals in Boston who were living in poverty decreased from 26 to 17 percent during the same period and is lower than the current U.S. poverty rate for unrelated individuals. Table 3 also shows that overall a higher proportion of persons—21 percent—are living in poverty in Boston than throughout the United States, where the figure is 14 percent. In the past five years, the

Table 3

Poverty Status of Families, Unrelated Individuals, and Persons by Race and Hispanic Origin in Boston and the U.S.

	Proportion in Poverty			
	1984		1979	
	Boston	U.S.	Boston	U.S.
Families	22	12	17	9
Unrelated Individuals	17	22	26	22
Persons	21	14	20	12
White	13	12	16	9
Black	29	34	29	31
Asian	40	NA	NA	NA
Hispanic	50	28	42	22

NA signifies that information is not available.

Based on 2,818 observations (weighted).

Sources: 1980, 1985 Boston Redevelopment and Neighborhood Development and Employment Agency Household Surveys, conducted by Center for Survey Research of the University of Massachusetts; U.S. Bureau of the Census Current Population Reports, Consumer Income, "Money Income and Poverty Status of Families and Persons in the United States: 1984," P-60, no. 149.

white poverty rate for Boston has declined, the poverty rate for blacks has been stable, and the rate for Hispanics has increased.² While the white poverty rates for Boston and the United States are currently similar, minority poverty rates, especially those for Hispanics, are higher in Boston. Fifty percent of Hispanics in Boston are living in poverty, compared to 28 percent throughout the United States. The minority populations, principally Hispanics, Asians, and blacks, have been growing and will make up an increasing proportion of the population of Boston, owing both to natural increase and immigration from abroad.

Minorities, children, and the elderly of Boston are at greater risk of being poor than the rest of the city's population, as table 4 illustrates. Minorities, of whom one-third live in poverty, are two and a half times more likely to live in poverty than whites. Beyond this, it is the youngest and the oldest, particularly the youngest, who are most vulnerable to being in poverty. Children are twice as likely as young and mature adults to live in poverty. The elderly are one and a half times more likely than young and mature adults to live in poverty.

Related to this, the two family types that contribute the largest portion of families and unrelated individuals in poverty are those who live alone and single-parent families with children.³ Each of these two family types accounts for nearly one-third of those families and unrelated individuals living in poverty. The first group includes the elderly, students, those who are starting out, and those who are having trouble making it. The second group exemplifies the feminization of poverty, which has occurred here in Boston as elsewhere.

The plight of single-parent families and the feminization of poverty have received a great deal of national publicity. The problem in Boston is severe and increasing. Of the forty-four thousand families and unrelated individuals living below the poverty line, some fourteen thousand are single-parent families. Another fourteen thousand are unrelated individuals. Women and children consti-

Table 4

**Proportion in Poverty Among Persons Living
in Boston by Age Groups and Minority Status in 1985**
(numbers in %)

Age	White Non-Hispanic	Minority*	Total
0-4 years	18	41	31
5-17	17	44	33
18-24	20	33	24
25-34	8	23	13
35-44	6	22	12
45-54	8	35	20
55-64	11	29	16
65+	21	34	23
All Ages	13%	32%	21%

*Minority includes blacks, Asians, Hispanics, native Americans, Cape Verdeans, persons of mixed racial background, and other nonwhites.

Based on 2,817 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research of the University of Massachusetts, 1985.

Table 5

Poverty Status of Families and Unrelated Individuals
by Largest Source of Income in 1985
(numbers in %)

Largest Source of Income	In Poverty	Not in Poverty	Total
Work, salary	7	66	73
Rents	*	*	*
Social Security	3	7	10
Unemployment	*	*	*
Disabled or veterans benefits	1	*	1
Welfare, AFDC	4	*	5
Interest and dividends	0	1	1
SSI	1	*	2
Pension	*	2	2
Help from friends, family	1	2	3
Scholarship, fellowship	*	1	1
Inheritance	0	1	1
Other	*	1	1
All Sources	19%	81%	100%

*Less than 0.5 percent.

May not sum to 100% on account of rounding.
Based on 1,402 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research of the University of Massachusetts, 1985.

tute 78 percent of those in poverty in Boston, compared to 75 percent of the poor nationally.

As might be expected, wages and salaries are the primary source of income for three-fourths of all the families and unrelated individuals in the city (see table 5). Perhaps surprisingly, among the families and unrelated individuals below the poverty line, the largest source of income is again wages; it's not welfare. Some 37 percent of those in poverty are earning a wage, but it's not enough to lift them above the poverty level. While 19 percent of the families and unrelated individuals in Boston are below the poverty level, 7 percent have wages and salaries as their largest source of income. These are the working poor. Another 20 percent are receiving welfare, AFDC benefits, and other types of public assistance as their primary source of income.⁴ However, the working poor are the largest component of the poor.

Municipal Services

Three areas that are responsive to changes in demographics and in income distribution are health care, education, and housing. The pressures of demographic changes on and the resulting dilemmas for formulating policy about the delivery of these municipal services are of significance to business as well as government.

The 1985 Household Survey yielded other information about city services, their effectiveness, and some of the policy issues surrounding them. The quality of city services is not an attraction and may be a deterrent to people moving

into and staying within the city. Less than 1 percent of Boston residents interviewed said that services were the primary reason for their choice of current residential location. Access to location (26 percent), familiarity or social involvement in the area (25 percent), economic factors (12 percent), and other constraints (6 percent) were cited by respondents.

Among those who are likely to move in the next three years—inside or outside of Boston—the primary reasons are changes in housing needs and in job location. However, beyond these two main causes, interesting differences occur among various population groups. The sample data for those who said they were likely to move in the next three years were divided according to annual income, above or below \$25,000; two family types—single persons or married couples with children; and probable destination. The data indicate that the reasons for moving that are next in importance for those earning \$25,000 or more tend to be quality issues—the quality of housing, the quality of the physical environment in the city, and the quality of Boston’s schools. For some, city services may act as an impetus to leave. Among families who have school-age children, are considering moving to the suburbs, and earn \$25,000 or more, 25 percent named the quality of the schools as their reason. In contrast, those earning less than \$25,000 a year were concerned with issues related to the affordability of housing.

Health Care

The 1985 Household Survey asked about health insurance coverage and health services needs in Boston. Some 75 percent of Boston residents have health insurance coverage, either private or through Medicare, and another 11 percent have Medicaid coverage, as shown in table 6 on page 84. Fifteen percent have no coverage, which includes 11 percent of those not in poverty and 26 percent of those in poverty. Almost half of the 11 percent of those above poverty who are not covered by health insurance are young adults between the ages of twenty-five and forty-four. Those in poverty who are uncovered tend to be concentrated in younger age groups, along with some mature adults. All in all, some 40 percent of Boston residents not covered by health insurance are living in poverty. Most of these people are children and young adults. So there is a significant group of people who are both poor and uninsured. This group is likely to use the services offered at Boston City Hospital.

As the city considers building a new Boston City Hospital facility to better serve the poor, questions arise as to who needs these services and what is the best way to serve the poor. While need can be identified, it is more difficult to provide good care to the poor efficiently, in a way that minimizes both the costs and the risk that the poor will be without care in the future. Boston City Hospital has been a long-time symbol for the poor of the city’s guarantee of their access to health care. Now a major capital expenditure is needed to rebuild it, even if the new facility were somewhat smaller than the current one. BCH would then continue to work with satellite health centers, as it has in the past, to serve the needy.

On the other hand, possible alternatives to rebuilding exist. One such alternative might be a universal health insurance coverage program. It could be funded publicly or privately, through new or enlarged insurance pools. Then the beds that exist in private hospitals and in other kinds of facilities, some of which are

Table 6

**Poverty Status by Health Insurance Coverage
of Persons in Boston in 1984**

(numbers in %)

Health Insurance Coverage	In Poverty	Not in Poverty	Total
Private or Medicare	35	86	75
Medicaid only	39	3	11
None (no private, Medicare, or Medicaid)	24	11	14
None (no private or Medicare; Medicaid eligibility unknown)	2	*	1
None (no private or Medicare; not Medicaid eligible)	*	0	*
Total	100%	100%	100%

*Less than 0.5 percent.

May not sum to 100% on account of rounding.

Based on 2,734 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research of the University of Massachusetts, 1985.

empty, could be used. Perhaps there would be a voucher system. These ideas warrant thinking about in political and social terms as well as in dollar terms.

Education

A second area in which demographic pressures impact service delivery is public primary and secondary education. Table 7 profiles the characteristics of those who are currently being educated by the Boston Public Schools. Almost three-fourths of these children are minority. Some one-quarter are white non-Hispanic.⁵ Half of these children do not live in a family with two parents. Instead, they live with a single parent, with a single parent and others, with another relative, or with unrelated individuals—a foster care situation, perhaps.

In terms of income, some 55 percent of the children currently enrolled in the city's public schools live in families that earn less than \$15,000 a year. Forty-five percent live in poverty. Two-thirds of the Hispanic pupils are living in poverty. Again the working poor are evident: wages and salaries are the largest source of income for a large majority—72 percent—of students' families, but they are not enough to lift these families above the poverty level. Twenty-four percent of pupils are supported principally by AFDC and other types of public assistance. At the same time, there is a substantial proportion of black and white students whose families earn \$40,000 or more per year—20 percent among whites and 7 percent among blacks. This is noteworthy because, using income as a rough indicator, in the midst of the neediness of the school-age population there are some people who would be able to afford other schools if they were dissatisfied with the quality of the public schools in Boston.

The differing educational needs of students and expectations of parents and society for these children point to some issues that the public schools are trying to address; for instance: the high cost of educating children who lack strong familial and economic support systems; the cost of the mandated programs for

Table 7

**Profile of School-Age Children
Enrolled in Boston Public Schools in 1985**
(numbers in %)

	Race and Hispanic Origin					Total
	White Non-Hispanic	Black	Asian	Other	Hispanic	
Racial Distribution	27	43	6	4	19	100
Total	100	100	100	100	100	100
Married-couple family	53	42	72*	72*	49	49
Family Income:						
Less than \$15,000	38	53	NA	NA	78	56
\$40,000 or more	20	7	NA	NA	0	9
Largest Source of Family Income:						
Wages, salary	83	77	NA	NA	57	72
Welfare, AFDC, disability, unemployment	11	21	NA	NA	38	24
Living in Poverty	28	40	NA	NA	66	45

*Average for groups indicated.

NA signifies that information is not available.

Based on 320 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research of the University of Massachusetts, 1985.

special education and for bilingual education; the quality of the outcome of the educational process and how it is being measured; the extent to which the schools can both serve the very needy and simultaneously serve those who seek high-quality education—and the question of how this can be accomplished within a limited budget. For, in a very real sense, the schools hold the key to providing a labor force with basic skills, providing individuals with the skills to earn a decent living, and retaining the middle-class families in Boston.

To digress for a moment, Boston's resident labor force is sophisticated. Over one-third of its constituents have professional, technical, or managerial occupations. Over 80 percent of those between the ages of twenty-five and forty-four are in the labor force. Unemployment stood at a low 5 percent in the spring of 1985. Yet minority unemployment remained higher (9 percent), especially among youth (15 percent), indicating that among both those who move to Boston and those who are products of the Boston school system, many lack the skills to compete effectively for jobs. The efforts of the Boston business community through the Private Industry Council (PIC), Boston Works, the Boston Compact, and the ACCESS program are very significant.⁶ However, many of these young people need to develop better skills and more discipline in order to find and hold jobs. Indeed, another policy issue is how much support, in terms of social services, is given to aid families as these young people are growing up. The Boston Housing Authority (BHA) is now trying to assess some of the needs of its tenants, but certainly the day-care issue, the job training issue, and the basic skills and education issue are critical.

Housing

The shortage of affordable housing in Boston is another issue that has been receiving attention. A number of factors have combined to create a very tight housing market. For instance, household formation by the baby boomers is currently peaking, as college-age and young adults leave their parental homes and set up new households. They have about reached their maximum impact in terms of housing consumption. Given that construction during the 1970s went at a slow pace, that thousands of private apartments were converted into condominiums, and that the BHA has not put all its units back in service and has mothballed some of them, it is very difficult to find public housing or affordable private apartments—not as many units are available for rental in either the public or the private apartment stock as there once were. The stock of private apartments has gone down by 7 percent at the same time that a lot of young people are seeking rental units. This has sent vacancy rates tumbling to 4 percent and even as low as 1 percent in some neighborhoods. Moreover, the cost of housing has risen very rapidly. The average sales price for one- to three-family units increased by 140 percent between 1979 and 1984, or by more than 100 percent in constant dollars. During this time, the median contract rent increased by 25 percent in constant dollars. The budgets of all renters are being severely pressured by these increases.

The city is now engaged in an effort to ascertain the extent of the current need and plan the best way to obtain more units of affordable housing. The possibilities for increasing the number of affordable housing units include linkage; rehabilitating city-owned abandoned housing and mothballed BHA units that the BHA lacks the money to put back in shape; finding a less expensive way to increase the stock through rehabilitation—perhaps a housing voucher system, rent control, and subsidies and tax breaks for private builders; and possibly creating additional smaller units from larger units. This last option is largely conversion of larger homes and apartments. The various possibilities warrant careful consideration because of their budget implications for the city.

Conclusion

During the 1980s, the first decade of population growth in Boston since the 1940s, the age structure of Boston's population and the income distribution are changing. The primary trends with regard to age groups are toward an increase in the number of children; a decline in the number of college-age persons; a substantial increase in the number of those persons between the ages of twenty-five and forty-four, where the great hump of the baby boom appears; some decline in mature adults, then an increase in the 1990s, as the baby boomers grow older; a decline among younger elderly; and some increase in those aged seventy-five and over, the more elderly. A recent divergence in the income distribution indicates that while there were more well-to-do residents in Boston in 1985 than there were in 1980, there were also more poor and near poor. These trends become evident when the declining income of families is compared with the increasing income of unrelated individuals during this five-year period.

Minorities, children, and the elderly are growing components of Boston's population. These groups are also likely to be living in poverty. Minorities are two

and a half times as likely as whites to live in poverty. Children are twice as likely and the elderly one and a half times as likely to live in poverty as are the young and mature adults. Related to this, the two family types that contribute the largest share of families and unrelated individuals in poverty are single-parent families and those who live alone.

There are important implications of these trends for two primary areas of municipal services, education and health care, both of which are responsive to demographic pressures. In Boston, some 15 percent of the population lacks health insurance coverage—26 percent of those in poverty and 11 percent of those above the poverty line. These statistics identify a need for health services that Boston City Hospital has traditionally filled for the poor. The city could continue this tradition by rebuilding the hospital and using it in conjunction with neighborhood health centers. On the other hand, a city with a current excess of hospital beds might seriously consider alternatives to rebuilding.

The profiles of Boston's public school children indicate that a high proportion lack strong economic and familial support systems. Almost half live in poverty; half do not live in a married-couple family. This points to a number of issues for the public schools, including the high costs of needed and mandated programs for special education and bilingual education. In addition, the schools need to assess the extent to which, within the constraints of a limited budget, they can serve the very needy and those who seek a high-quality education.

While health care and education are highlighted here, other areas of municipal services are impacted by changing demographics. Those mentioned include housing, family social services, day care, and the transition to employment from school and home. The needs for these services are changing as the characteristics of Boston's population and economy change. As the fiscal constraints on the City of Boston ease, it's appropriate for the city and those concerned with the welfare of Boston and its residents to reassess the quality and types of city services Boston provides, as well as their cost. The characteristics of the people who live in and may be expected to live in Boston provide a starting point for the discussion of needs, priorities, and effectiveness in the delivery of municipal services. 20

Appendix A
Population Projections for Boston and Massachusetts

Table A1 sets the Boston population projections within the context of three sets of projections for the state. The three sets were prepared by the U.S. Bureau of Economic Analysis (BEA), the MIT-Harvard Joint Center, and the U.S. Census Bureau. The projected populations are very divergent because of differences in the methods, the data, and the outlook on the prospects for Massachusetts. The BEA shows the Massachusetts population growing at 8 percent during the 1980s and at 9 percent during the 1990s. The Joint Center indicates that much more modest growth—namely, some 2 percent—will occur in the 1980s, with population stability following in the next decade. The Census Bureau's projected loss in Massachusetts population between 1980 and the year 2000 is currently undergoing upward revision, as more timely data become available. Boston's population projections, with a growth rate of about 3 percent, fall in the middle of the projected growth rates for the state and appear to be fairly reasonable.

Table A1

**Projected Population of Boston and Massachusetts
(thousands) and Net Intercensal Percent
Change, 1970-2000**

	1970	1980	1990	2000
<hr/> Population <hr/>				
Boston	642	563	579	599
Massachusetts				
BEA		5,737	6,209	6,780
Joint Center		5,737	5,859	5,840
U.S. Census ^a	5,689	5,737	5,704 ^b	5,490 ^b
		1970-1980	1980-1990	1990-2000
<hr/> Percent Change <hr/>				
Boston		- 12.2	2.8	3.4
Massachusetts				
BEA		0.8	8.2	9.2
Joint Center		0.8	2.1	- 0.3
U.S. Census		0.8	- 0.6	- 3.7

Sources:

a. U.S. Bureau of the Census, Current Population Reports, Local Population Estimates, "Provisional Estimates of the Population of Counties July, 1985" shows a population of 5,798,000 for Massachusetts.

b. U.S. Bureau of the Census, Current Population Reports, Population Estimates and Projects, "Provisional Projections of the Population of States by Age and Sex: 1980 to 2000," Series P-25, no. 937.

Appendix B

Population Projections for Boston's Neighborhoods

Table B1 shows population projections for the neighborhoods of Boston. In the foreseeable future, growth will be largely a downtown phenomenon, because this is where much of the housing is either built or is in the planning stage. Most of the growth will occur downtown, especially in the Fort Point Channel area adjacent to South Station. There will be some additional housing around the inner harbor, in Charlestown, and along the waterfront, some further conversions and reclamations in the South End, and some additional housing in Roxbury.

The addition of six thousand persons in the central Boston and Fort Point Channel areas will cause further parking problems in downtown Boston. Two years ago, a report by Cambridge Systematics and Vanasse/Hangen Associates in December 1983⁷ indicated that not only would parking needed for workers increase but, with growing numbers of residents living downtown, it was going to become more and more difficult to find, especially for short-term parkers. The city should increase the number of parking spaces that are required for downtown development.

Table B1

Population and Growth of Boston and Its Neighborhoods, 1980-2000

(in thousands)

Neighborhoods	1980 Population	1980-1990 Growth Rate	1990 Population	1990-2000 Growth Rate	2000 Population
Boston	563	3%	579	3%	599
Inner Harbor	58	7	62	6	66
East Boston ^a	32	2	33	6	35
Charlestown	13	16	15	2	16
No. End-Waterfront	11	14	12	9	13
Downtown	44	17	51	12	57
Central and Fort Point Channel	11	49	16	33	22
Back Bay-Beacon Hill ^b	33	6	35	2	35
Student-Institutional	135	1	137	2	140
Allston-Brighton	65	1	66	2	67
Fenway-Kenmore	31	*	31	2	32
Jamaica Plain	39	3	41	3	42
Southeastern (BCH)	231	2	235	2	241
South End ^c	24	13	28	2	28
South Boston ^d	30	-1	30	1	30
Roxbury	58	5	61	6	64
No. Dorchester	24	-1	24	0	24
So. Dorchester	59	-1	59	1	59
Mattapan	36	-2	35	-2	34
Southwestern	94	-1	93	3	96
Roslindale	33	-3	32	0	32
Hyde Park	30	2	31	5	33
West Roxbury	31	-1	31	2	32

^a. Includes Harbor Islands.

^b. Includes St. Botolph.

^c. Excludes St. Botolph.

^d. Excludes Fort Point Channel.

*Less than 0.5 percent.

Source: Boston Redevelopment Authority Research Department, "Population Projections for Boston and for Boston City Hospital Neighborhoods," August 1985.

Notes

1. In this article, the word *children* refers to persons up to fourteen years old; *older teenagers* and *college-age population* refer to persons fifteen to twenty-four; *young adults*, twenty-five to forty-four; *mature adults*, forty-five to sixty-four; *younger elderly*, sixty-five to seventy-four; and *more elderly*, seventy-five and over.
2. The concept of Hispanic origin is defined and used differently in various data sources. In the U.S. Census, it is determined separately from race. Therefore, a person who designates himself to be of Hispanic origin may be of any race; racial categories and Hispanic origin overlap. However, the 1985 Household Survey followed a different convention—namely, the federal categories that are used in determining compliance with minority hiring guidelines. Here, the respondent designates himself to be either white non-Hispanic, black, Asian, native American, specified other race, or Hispanic. If Hispanic is chosen, the respondent may not choose a racial category also; in this case, the racial categories and Hispanic origin are mutually exclusive.
3. In the Household Survey, both families and unrelated individuals are considered to be family units. A family consists of two or more persons living in the same household who are related by blood, marriage, or adoption. An unrelated individual is a person who lives either alone or with unrelated persons.
4. Public assistance income includes payments for general assistance, Aid to Families with Dependent Children (AFDC), and Supplemental Security Income to low-income persons who are "aged (65 years or over), blind, or disabled" (U.S. Bureau of the Census, "1980 Census of Population: General Social and Economic Characteristics," PC 80-1).
5. White non-Hispanic refers to persons of Caucasian race who are *not* of Spanish ancestry, whose country of birth is not Spain, and whose primary language is not Spanish. The category Hispanic includes persons of Spanish ancestry, persons born in a Spanish-speaking country, and persons whose primary language is Spanish.
6. The Private Industry Council (PIC) is a business-led, nonprofit organization that addresses educational and employment issues by working with the Mayor's Office of Jobs and Community Service to allocate federal job training funds. It also works within the public schools to improve the quality of education and job training programs. Boston Works is a joint program of PIC and the Mayor's Office of Jobs and Community Service. It is funded by local businesses, and it promotes adult literacy and job retraining among Boston's unemployed and working poor. The Boston Compact is an agreement between the public schools and the business community. Coordinated by PIC, it gives preference to Boston students in placement or in summer and permanent jobs and gives career counseling to Boston high school students. ACCESS is a scholarship program, endowed by local businesses, that encourages Boston students to enroll in and complete higher education programs by providing both financial advice and financial aid when other funding sources are exhausted.
7. "Parking in Central Boston: Meeting the Access Needs of a Growing Downtown," report prepared for the City of Boston Traffic and Parking Department by Cambridge Systematics and Vanasse/Hangen Associates, December 1983.